

3/26/10 12:10:05
DK P BK 136 PG 677
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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Prepared by:
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A&E #24820/Johnson

Document Title: Power of Attorney

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*** Certified Copy Page ***

STATE OF MISSISSIPPI, RANKIN COUNTY

I, LARRY SWALES, Chancery Clerk of the above named
County, and State, do certify that the forego is a TRUE and
CORRECT copy of the original as appears in:
POA BOOK - 2010, AT PAGE - 179 in said court.

Witness my hand and seal this 29 Day of January, 2010.

L. Edwards D.C.

LARRY SWALES, Chancery Clerk
Rankin County, Mississippi



Printed: 01-29-2010 09:10:39 AM

Optical file reference: KB3.7DA

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT **BAC Home Loans Servicing, LP**, formerly known as **Countrywide Home Loans Servicing, LP**, a limited partnership organized under the laws of the State of Texas, ("**Principal**"), and a subsidiary of **Bank of America, N.A.**, has made, constituted and appointed, and by these presents does make, constitute and appoint, **Jan Simmons** and/or **Bradley Jones**, of Adams & Edens, A Professional Association, as its attorney(s)-in-fact ("**Attorney(s)-in-Fact**") to act with the following limited powers, to wit:

Execution on behalf of Principal of the following document or documents:

**SUBSTITUTION OF TRUSTEE
ASSIGNMENT OF DEED OF TRUST**

FURTHER, the Attorney(s)-in-Fact is authorized to execute, acknowledge and deliver any instrument under seal or otherwise, and to do all things necessary to carry out the intent hereof, hereby granting full power and authority to act in and concerning the conduct of foreclosures and related proceedings as fully and effectually as the Principal may do if personally present, limited however, to the purpose for which this authorization is executed, and subject to the terms and conditions set forth herein and in accordance with the standard of care of a fiduciary agent.

I further declare that any act or thing lawfully done hereunder and within the powers herein stated shall be binding on the Principal, provided however that such power shall be limited to the purposes stated in said instrument(s).

Third parties may rely upon the representations of the Attorney(s)-in-Fact and as to all matters relating to any power granted to them hereunder, and the powers granted hereunder shall continue for three years from the date of execution of this Appointment or until said Appointment is revoked in writing by Principal, whichever occurs first.

Nothing contained in this Limited Power of Attorney shall be construed or interpreted to relieve the Attorney(s)-in-Fact from a proper accounting of their actions to Principal and its successors and assigns, but persons dealing with the Attorney(s)-in-Fact shall be under no duty to see that this is done.

IN WITNESS WHEREOF, BAC Home Loans Servicing LP has caused this document to be executed by its undersigned officer/authorized agent who has hereunto set his hand and seal this 13 day of January, 2010.

BAC Home Loans Servicing LP

By: Brandon Sciumbato
Title: Senior Vice President

2010 180
POA Book & Page

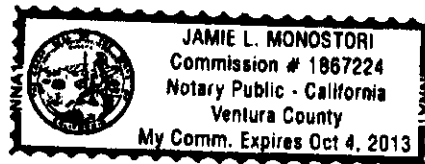
State of California
County of Ventura

On 1-13-10 before me, Jamie L. Monostori, personally appeared Brandon Sciumbato, who provided to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____
Notary Public



My Commission Expires: 10.4.2013



CE Edwards
Edwards & Edwards

Rankin County, MS
I certify this instrument was filed on
01-29-2010 09:08:28 AM
and recorded in POA Book
2010 at pages 179 - 180
Larry Swales - Chancery Clerk